

Certificate of Notice Page 1 of 4
 United States Bankruptcy Court
 Eastern District of Pennsylvania

In re:
 Virginia Harris-Farrell
 Debtor

Case No. 16-12139-ref
 Chapter 7

CERTIFICATE OF NOTICE

District/off: 0313-4

User: SaraR
Form ID: 318Page 1 of 2
Total Noticed: 24

Date Rcvd: Aug 07, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 09, 2018.

db Virginia Harris-Farrell, 444 South Saint Cloud Terrace, Allentown, PA 18104
 smg +Bureau of Audit and Enforcement, City of Allentown, 435 Hamilton Street, Allentown, PA 18101-1603
 smg City Treasurer, Eighth and Washington Streets, Reading, PA 19601
 smg +Dun & Bradstreet, INC, 3501 Corporate Pkwy, P.O. Box 520, Centre Valley, PA 18034-0520
 smg +Lehigh County Tax Claim Bureau, 17 South Seventh Street, Allentown, PA 18101-2401
 smg +Tax Claim Bureau, 633 Court Street, Second Floor, Reading, PA 19601-4300
 13699684 AES, PO BOX 2057, Harrisburg, PA 17105-2057
 13789564 American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
 13699686 Fedloan Servicing Credit, PO BOX 60610, Harrisburg, PA 17106-0610
 13743791 +HSBC Bank USA, National Association as Trustee for, Nationstar Mortgage LLC, P.O. Box 619096, Dallas, TX 75261-9096
 13699687 Home Depot Credit Services, PO BOX 9001010, Louisville, KY 40290-1010
 13699689 Nationstar Mortgage, PO BOX 650783, Dallas, TX 75265-0783
 14097801 +Nationstar Mortgage LLC et al...., c/o Shapiro & DeNardo, LLC, 3600 Horizon Drive, Suite 150, King of Prussia, PA 19406-4702
 13699690 Santander Bank, PO BOX 619063, Dallas, TX 75261-9063
 14009712 +Santander Consumer USA, Inc., c/o Morton & Craig, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
 13761653 U.S. Department of Education, C/O FedLoan Servicing, P.O.Box 69184, Harrisburg PA 17106-9184

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Aug 08 2018 02:29:01
 Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
 smg +E-mail/Text: usapae.bankruptcynotices@usdoj.gov Aug 08 2018 02:29:28 U.S. Attorney Office, c/o Virginia Powel, Esq., Room 1250, 615 Chestnut Street, Philadelphia, PA 19106-4404
 13699685 EDI: RMSC.COM Aug 08 2018 06:18:00 Amazon/Synchrony Bank, PO BOX 960013, Orlando, FL 32896-0013
 13699688 EDI: RMSC.COM Aug 08 2018 06:18:00 Midas/Synchrony Bank, PO BOX 960061, Orlando, FL 32896-0061
 13725395 +EDI: MID8.COM Aug 08 2018 06:18:00 Midland Funding LLC, PO Box 2011, Warren MI 48090-2011
 13782364 EDI: PRA.COM Aug 08 2018 06:13:00 Portfolio Recovery Associates, LLC, POB 41067, Norfolk VA 23541
 13707915 EDI: RECOVERYCORP.COM Aug 08 2018 06:13:00 Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
 13712711 +EDI: DRIV.COM Aug 08 2018 06:13:00 SANTANDER CONSUMER USA, INC., P.O. BOX 560284, DALLAS, TX 75356-0284

TOTAL: 8

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 09, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 7, 2018 at the address(es) listed below:

DENISE ELIZABETH CARLON on behalf of Creditor HSBC Bank USA et al. bkgroup@kmllawgroup.com
 JOSHUA ISAAC GOLDMAN on behalf of Creditor HSBC Bank USA et al. bkgroup@kmllawgroup.com, bkgroup@kmllawgroup.com
 KEVIN M. BUTTERY on behalf of Creditor HSBC Bank USA et al. bkyefile@rasflaw.com

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The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email)
system (continued)

KEVIN S. FRANKEL on behalf of Creditor Nationstar Mortgage LLC et al.... pa-bk@logs.com
LISA MARIE CIOTTI on behalf of Trustee FREDERICK L. REIGLE ecfmail@fredreiglech13.com,
ecf_frpa@trustee13.com
MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
MICHAEL H KALINER on behalf of Trustee MICHAEL H KALINER mhkaliner@gmail.com, pa35@ecfcbis.com
SCOTT M. WILHELM on behalf of Debtor Virginia Harris-Farrell AshleyA@wggrlaw.com,
G27019@notify.cincompass.com
THOMAS I. PULEO on behalf of Creditor HSBC Bank USA et al. tpuleo@kmllawgroup.com,
bkgroup@kmllawgroup.com
United States Trustee USTPRegion03.PH.ECF@usdoj.gov
WILLIAM EDWARD CRAIG on behalf of Creditor Santander Consumer USA, Inc.
ecfmail@mortoncraig.com, mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

TOTAL: 11

Information to identify the case:

Debtor 1 **Virginia Harris–Farrell**
First Name _____ Middle Name _____ Last Name _____

Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____

Social Security number or ITIN **xxx-xx-8340**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **Eastern District of Pennsylvania**

Case number: **16-12139-ref**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Virginia Harris–Farrell
aka Virginia Elaine Harris–Farrell, aka Virginia
Farrell

8/7/18

By the court: Richard E. Fehling
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.